IBM Dkt No.: AUS920030904US1 24 Atty Dkt: IBM.4026.PAT

WHAT IS CLAIMED IS:

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A method for aggregating an e-commerce transaction, the method comprising:
receiving an electronic receipt, the electronic receipt describing a transaction to purchase
a product by a purchaser from a merchant;

gathering product information associated with the transaction; and packaging the product information with the electronic receipt to create an aggregated package.

- 2. The method of claim 1, further comprising transmitting the aggregated package to an email address associated with the purchaser.
- 10 3. The method of claim 1, further comprising certifying the transaction with a certificate of authenticity.
 - 4. The method of claim 1, wherein gathering product information comprises determining a language selected for the product information and gathering product information in the selected language.
- The method of claim 1, wherein gathering product information comprises retrieving the product information from at least one source of a group of sources comprising the merchant, a bank associated with the purchaser, a manufacturer associated with the product, a manufacturer having accessories associated with the product, and a retailer having accessories associated with the product.
- The method of claim 5, wherein retrieving the product information comprises requesting the product information from the at least one source, the product information comprising data associated with the product, from a category of data of a group of categories comprising warranty information, rebate information, product registration information, follow-on order information, depictions of the product, specifications, manuals, accessories, links to product information, links to manufacturer web sites, links to the merchant's web site, and links to the bank's web site.

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7. The method of claim 1, wherein packaging the product information comprises storing the electronic receipt and the product information in a format that is accessible by a personal finance manager.

8. A method for processing an aggregated package for an e-commerce transaction, the method comprising:

receiving the aggregated package, wherein the aggregated package comprises an electronic receipt for a transaction to purchase a product from a merchant by a purchaser and product information associated with the product;

parsing the product information to store data of the product information in a database based upon a category associated with the data;

associating the data with the electronic receipt; and

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managing the product information to convey information related to the product to the purchaser.

- 9. The method of claim 8, further comprising translating the product information based upon a selected language.
 - 10. The method of claim 8, wherein managing the product information comprises monitoring an expiration of a warranty for the product and notifying the user about the expiration and interacting with the user to renew the warranty.
- The method of claim 8, wherein managing the product information comprises notifying an insurance company about the product to insure the purchaser against a loss of the product.
 - 12. The method of claim 8, wherein managing the product information comprises registering the product with a manufacturer associated with the product, based upon product identification data from the electronic receipt and rebate information from the product information.

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13. The method of claim 8, wherein managing the data comprises transmitting a rebate request to a manufacturer associated with the product, based upon product identification data from the electronic receipt and rebate information from the product information.

The method of claim 8, wherein managing the data comprises downloading a manual associated with the product based upon an Internet protocol address in the aggregated package.

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15. An apparatus for aggregating an e-commerce transaction, the apparatus comprising:

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- a receipt processor, responsive to receiving an electronic receipt, the electronic receipt describing a transaction to purchase a product from a merchant by a purchaser and to gather product information associated with the transaction based upon the electronic receipt; and
- a packager to package the product information with the electronic receipt to create an aggregated package.
- 16. The apparatus of claim 15, further comprising a package transmitter to determine an email address associated with the purchaser and to transmit the aggregated package to the email address.
- 17. The apparatus of claim 15, further comprising a transaction authenticator to certify that funds transferred from the purchaser to the merchant for the product.
- 18. The apparatus of claim 15, wherein the receipt processor comprises a receipt parser to parse the electronic receipt to identify the product.
- 19. The apparatus of claim 15, wherein the receipt processor comprises an information gatherer to retrieve the product information from at least one source of a group of sources comprising the merchant, a bank associated with the purchaser, a manufacturer associated with the product, a manufacturer having accessories associated with the product, and a retailer having accessories associated with the product.

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20. A personal finance manager for processing an aggregated package for an e-commerce transaction, the personal finance manager comprising:

- a package receiver to receive the aggregated package, wherein the aggregated package comprises an electronic receipt for a transaction to purchase a product from a merchant by a purchaser and product information associated with the product;
- a database to store the product information;

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- a package parser coupled with the database to parse the product information to store data of the product information in the database based upon a category associated with the data, and to associate the data with the electronic receipt; and
- a product information manager coupled with the database to manage the data to convey information related to the product to the purchaser.
- 21. The personal finance manager of claim 20, further comprising a language translator to translate content of the aggregated package based upon a selected language.
- The personal finance manager of claim 20, wherein the product information manager comprises a warranty monitor to monitor warranty expiration dates for the product and to notify the purchaser about the expiration date.
 - 23. The personal finance manager of claim 20, wherein the product information manager comprises a product registration manager to register the product with a manufacturer associated with the product, based upon product identification data parsed from the electronic receipt and rebate information parsed from the product information.
 - 24. The personal finance manager of claim 20, wherein the product information manager is configured to download a manual associated with the product based upon an Internet protocol address parsed from the product information.

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25. A machine-accessible medium containing instructions, which when executed by a machine, cause said machine to perform operations, comprising:

receiving the aggregated package, wherein the aggregated package comprises an electronic receipt for a transaction to purchase a product from a merchant by a purchaser and product information associated with the product;

parsing the product information by category to store data of the product information in a database based upon a category associated with the data; and associating the data with the electronic receipt.

- 26. The machine-accessible medium of claim 25, wherein the operations further comprise managing the data to convey information related to the product to the purchaser.
- 27. The machine-accessible medium of claim 25, wherein managing the data comprises monitoring an expiration of a warranty for the product and notifying the user about the expiration.

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28. A machine-accessible medium containing instructions, which when executed by a machine, cause said machine to perform operations, comprising:

receiving an electronic receipt from a merchant, the electronic receipt describing a transaction to purchase a product by a purchaser;

gathering product information associated with the transaction; and packaging the product information with the electronic receipt to create an aggregated package.

- 29. The machine-accessible medium of claim 28, wherein the operations further comprise transmitting the aggregated package to an email address associated with the purchaser.
- 10 30. The machine-accessible medium of claim 28, wherein the operations further comprise certifying the transaction with a certificate of authenticity.